

# DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

Docket No.: 384.7879USU  
Customer No.: 27623

As below named inventors, we hereby declare that:

Our residences, post office addresses and citizenships are as stated below next to our respective names.

We believe we are the original, and first joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled:

## **CREDIT LIMIT RECOMMENDATION**

the specification of which

(check one) ☐ is attached hereto.

☒ was filed on December 15, 2003 as Application Serial No. 10/736,126 and was amended on \_\_\_\_\_ (if applicable).

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to us to be material to the patentability of this application as defined in Title 37, Code of Federal Regulations, §1.56.

We hereby claim foreign priority benefits under Title 35, United States Code, §119(a) – (d) or (f), or Section 365(b) of any foreign application(s) for patent or inventor's or plant breeder's rights certificate(s) or Section 365(a) of any PCT International Application which designated at least one country other than the United States listed below and have also identified below, by checking the box, any foreign application(s) for patent or inventor's certificate(s) or PCT International application having a filing date before that of the application on which priority is claimed:

<u>Prior Foreign Application(s)</u>			<u>Priority Claimed</u>
_____ (Number)	_____ (Country)	_____ (Day/Mon/Year Filed)	___ Yes ___ No
_____ (Number)	_____ (Country)	_____ (Day/Mon/Year Filed)	___ Yes ___ No
_____ (Number)	_____ (Country)	_____ (Day/Mon/Year Filed)	___ Yes ___ No

We hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

\_\_\_\_\_  
(Application Serial No.)

\_\_\_\_\_  
(Filing Date)

\_\_\_\_\_  
(Status - patent, pend., abandon.)

\_\_\_\_\_  
(Application Serial No.)

\_\_\_\_\_  
(Filing Date)

\_\_\_\_\_  
(Status - patent, pend., abandon.)

We hereby claim the benefit under 35 U.S.C. Ssection 119(e) of any United States provisional application(s) listed below:

\_\_\_\_\_  
(Application Serial No.)

\_\_\_\_\_  
(Filing Date)

\_\_\_\_\_  
(Status - patent, pend., abandon.)

\_\_\_\_\_  
(Application Serial No.)

\_\_\_\_\_  
(Filing Date)

\_\_\_\_\_  
(Status - patent, pend., abandon.)

POWER OF ATTORNEY: As named inventors, we hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

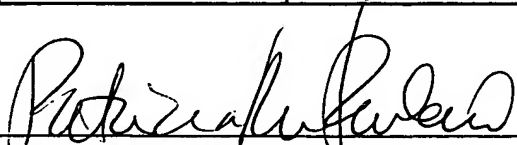
NAMES	REGISTRATION NUMBERS
Paul D. Greeley	31,019
Charles N.J. Ruggiero	28,468

SEND CORRESPONDENCE TO:	DIRECT TELEPHONE CALLS TO:
Paul D. Greeley Ohlandt, Greeley, Ruggiero & Perle, L.L.P. One Landmark Square, 10th Floor Stamford, Connecticut 06901-2682	Paul D. Greeley, Esq. Telephone: (203) 327-4500 Telefax: (203) 327-6401

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME OF INVENTOR	LAST NAME <b>MCPARLAND</b>	FIRST NAME <b>PATRICIA</b>	MIDDLE NAME <b>ALICE</b>
RESIDENCE & CITIZENSHIP	CITY <b>MORRISTOWN</b>	STATE OR COUNTRY <b>NEW JERSEY</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>71 WETMORE AVENUE</b>	CITY & STATE <b>MORRISTOWN, NEW JERSEY</b>	ZIP CODE <b>07960</b>

Inventor's signature

  
**Patricia Alice McParland**

Date 2/12/04, 2004

FULL NAME OF INVENTOR	LAST NAME <b>GASTAUER</b>	FIRST NAME <b>KEITH</b>	MIDDLE NAME <b>EDWARD</b>
RESIDENCE & CITIZENSHIP	CITY <b>HOBOKEN</b>	STATE OR COUNTRY <b>NEW JERSEY</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>1226 PARK AVENUE, UNIT 2</b>	CITY & STATE <b>HOBOKEN, NEW JERSEY</b>	ZIP CODE <b>07030</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**Keith Edward Gastauer**

FULL NAME OF INVENTOR	LAST NAME <b>PARRY</b>	FIRST NAME <b>JAMES</b>	MIDDLE NAME <b>EVANS</b>
RESIDENCE & CITIZENSHIP	CITY <b>EASTON</b>	STATE OR COUNTRY <b>PENNSYLVANIA</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>1319 CAMELOT DRIVE</b>	CITY & STATE <b>EASTON, PENNSYLVANIA</b>	ZIP CODE <b>18045</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**James Evans Parry**

FULL NAME OF INVENTOR	LAST NAME <b>KARAHALIOS</b>	FIRST NAME <b>BRENDA</b>	MIDDLE NAME <b>ANN</b>
RESIDENCE & CITIZENSHIP	CITY <b>ASBURY</b>	STATE OR COUNTRY <b>NEW JERSEY</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>190 MOUNTAIN VIEW ROAD WEST</b>	CITY & STATE <b>ASBURY, NEW JERSEY</b>	ZIP CODE <b>08802</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**Brenda Ann Karahalios**

FULL NAME OF INVENTOR	LAST NAME <b>BRILL</b>	FIRST NAME <b>JEFFERY</b>	MIDDLE NAME <b>F.</b>
RESIDENCE & CITIZENSHIP	CITY <b>SCHNECKSVILLE</b>	STATE OR COUNTRY <b>NEW JERSEY</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>5316 DEBRA DRIVE</b>	CITY & STATE <b>SCHNECKSVILLE, NEW JERSEY</b>	ZIP CODE <b>18078</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**Jeffery F. Brill**

FULL NAME OF INVENTOR	LAST NAME <b>SHETH</b>	FIRST NAME <b>ALPA</b>	MIDDLE NAME <b>MADHUKAR</b>
RESIDENCE & CITIZENSHIP	CITY <b>BROOKLYN</b>	STATE OR COUNTRY <b>NEW YORK</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>425 EAST 8<sup>TH</sup> STREET</b>	CITY & STATE <b>BROOKLYN, NEW YORK</b>	ZIP CODE <b>11218</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**Alpa Madhukar Sheth**



## DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

Docket No.: 384.7879USU

Customer No.: 27623

As below named inventors, we hereby declare that:

Our residences, post office addresses and citizenships are as stated below next to our respective names.

We believe we are the original, and first joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled:

### **CREDIT LIMIT RECOMMENDATION**

the specification of which

(check one) ☐ is attached hereto.

☒ was filed on December 15, 2003 as Application Serial No. 10/736,126 and was amended on \_\_\_\_\_ (if applicable).

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to us to be material to the patentability of this application as defined in Title 37, Code of Federal Regulations, §1.56.

We hereby claim foreign priority benefits under Title 35, United States Code, §119(a) – (d) or (f), or Section 365(b) of any foreign application(s) for patent or inventor's or plant breeder's rights certificate(s) or Section 365(a) of any PCT International Application which designated at least one country other than the United States listed below and have also identified below, by checking the box, any foreign application(s) for patent or inventor's certificate(s) or PCT International application having a filing date before that of the application on which priority is claimed:

<u>Prior Foreign Application(s)</u>			<u>Priority Claimed</u>
_____ (Number)	_____ (Country)	_____ (Day/Mon/Year Filed)	___ Yes ___ No
_____ (Number)	_____ (Country)	_____ (Day/Mon/Year Filed)	___ Yes ___ No
_____ (Number)	_____ (Country)	_____ (Day/Mon/Year Filed)	___ Yes ___ No

We hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

\_\_\_\_\_  
(Application Serial No.)

\_\_\_\_\_  
(Filing Date)

\_\_\_\_\_  
(Status - patent, pend., abandon.)

\_\_\_\_\_  
(Application Serial No.)

\_\_\_\_\_  
(Filing Date)

\_\_\_\_\_  
(Status - patent, pend., abandon.)

We hereby claim the benefit under 35 U.S.C. Ssection 119(e) of any United States provisional application(s) listed below:

\_\_\_\_\_  
(Application Serial No.)

\_\_\_\_\_  
(Filing Date)

\_\_\_\_\_  
(Status - patent, pend., abandon.)

\_\_\_\_\_  
(Application Serial No.)

\_\_\_\_\_  
(Filing Date)

\_\_\_\_\_  
(Status - patent, pend., abandon.)

**POWER OF ATTORNEY:** As named inventors, we hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

NAMES	REGISTRATION NUMBERS
Paul D. Greeley	31,019
Charles N.J. Ruggiero	28,468

SEND CORRESPONDENCE TO:	DIRECT TELEPHONE CALLS TO:
Paul D. Greeley Ohlandt, Greeley, Ruggiero & Perle, L.L.P. One Landmark Square, 10th Floor Stamford, Connecticut 06901-2682	Paul D. Greeley, Esq. Telephone: (203) 327-4500 Telefax: (203) 327-6401

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME OF INVENTOR	LAST NAME <b>MCPARLAND</b>	FIRST NAME <b>PATRICIA</b>	MIDDLE NAME <b>ALICE</b>
RESIDENCE & CITIZENSHIP	CITY <b>MORRISTOWN</b>	STATE OR COUNTRY <b>NEW JERSEY</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>71 WETMORE AVENUE</b>	CITY & STATE <b>MORRISTOWN, NEW JERSEY</b>	ZIP CODE <b>07960</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**Patricia Alice McParland**

FULL NAME OF INVENTOR	LAST NAME <b>GASTAUER</b>	FIRST NAME <b>KEITH</b>	MIDDLE NAME <b>EDWARD</b>
RESIDENCE & CITIZENSHIP	CITY <b>HOBOKEN</b>	STATE OR COUNTRY <b>NEW JERSEY</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>1226 PARK AVENUE, UNIT 2</b>	CITY & STATE <b>HOBOKEN, NEW JERSEY</b>	ZIP CODE <b>07030</b>

Inventor's signature *Keith E Gastauer* Date Feb. 2, 2004  
**Keith Edward Gastauer**

FULL NAME OF INVENTOR	LAST NAME <b>PARRY</b>	FIRST NAME <b>JAMES</b>	MIDDLE NAME <b>EVANS</b>
RESIDENCE & CITIZENSHIP	CITY <b>EASTON</b>	STATE OR COUNTRY <b>PENNSYLVANIA</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>1319 CAMELOT DRIVE</b>	CITY & STATE <b>EASTON, PENNSYLVANIA</b>	ZIP CODE <b>18045</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**James Evans Parry**

FULL NAME OF INVENTOR	LAST NAME <b>KARAHALIOS</b>	FIRST NAME <b>BRENDA</b>	MIDDLE NAME <b>ANN</b>
RESIDENCE & CITIZENSHIP	CITY <b>ASBURY</b>	STATE OR COUNTRY <b>NEW JERSEY</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>190 MOUNTAIN VIEW ROAD WEST</b>	CITY & STATE <b>ASBURY, NEW JERSEY</b>	ZIP CODE <b>08802</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**Brenda Ann Karahalios**

FULL NAME OF INVENTOR	LAST NAME <b>BRILL</b>	FIRST NAME <b>JEFFERY</b>	MIDDLE NAME <b>F.</b>
RESIDENCE & CITIZENSHIP	CITY <b>SCHNECKSVILLE</b>	STATE OR COUNTRY <b>NEW JERSEY</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>5316 DEBRA DRIVE</b>	CITY & STATE <b>SCHNECKSVILLE, NEW JERSEY</b>	ZIP CODE <b>18078</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**Jeffery F. Brill**

FULL NAME OF INVENTOR	LAST NAME <b>SHETH</b>	FIRST NAME <b>ALPA</b>	MIDDLE NAME <b>MADHUKAR</b>
RESIDENCE & CITIZENSHIP	CITY <b>BROOKLYN</b>	STATE OR COUNTRY <b>NEW YORK</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>425 EAST 8<sup>TH</sup> STREET</b>	CITY & STATE <b>BROOKLYN, NEW YORK</b>	ZIP CODE <b>11218</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**Alpa Madhukar Sheth**



# DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION



Docket No.: 384.7879USU

Customer No.: 27623

As below named inventors, we hereby declare that:

Our residences, post office addresses and citizenships are as stated below next to our respective names.

We believe we are the original, and first joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled:

## **CREDIT LIMIT RECOMMENDATION**

the specification of which

(check one) ☐ is attached hereto.

☒ was filed on December 15, 2003 as Application Serial No. 10/736,126 and was amended on \_\_\_\_\_ (if applicable).

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to us to be material to the patentability of this application as defined in Title 37, Code of Federal Regulations, §1.56.

We hereby claim foreign priority benefits under Title 35, United States Code, §119(a) – (d) or (f), or Section 365(b) of any foreign application(s) for patent or inventor's or plant breeder's rights certificate(s) or Section 365(a) of any PCT International Application which designated at least one country other than the United States listed below and have also identified below, by checking the box, any foreign application(s) for patent or inventor's certificate(s) or PCT International application having a filing date before that of the application on which priority is claimed:

<u>Prior Foreign Application(s)</u>			<u>Priority Claimed</u>
_____ (Number)	_____ (Country)	_____ (Day/Mon/Year Filed)	___ Yes ___ No
_____ (Number)	_____ (Country)	_____ (Day/Mon/Year Filed)	___ Yes ___ No
_____ (Number)	_____ (Country)	_____ (Day/Mon/Year Filed)	___ Yes ___ No

We hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

\_\_\_\_\_  
(Application Serial No.)                      (Filing Date)                      (Status - patent, pend., abandon.)

\_\_\_\_\_  
(Application Serial No.)                      (Filing Date)                      (Status - patent, pend., abandon.)

We hereby claim the benefit under 35 U.S.C. Ssection 119(e) of any United States provisional application(s) listed below:

\_\_\_\_\_  
(Application Serial No.)                      (Filing Date)                      (Status - patent, pend., abandon.)

\_\_\_\_\_  
(Application Serial No.)                      (Filing Date)                      (Status - patent, pend., abandon.)

**POWER OF ATTORNEY:** As named inventors, we hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

NAMES	REGISTRATION NUMBERS
Paul D. Greeley	31,019
Charles N.J. Ruggiero	28,468

SEND CORRESPONDENCE TO:	DIRECT TELEPHONE CALLS TO:
Paul D. Greeley Ohlandt, Greeley, Ruggiero & Perle, L.L.P. One Landmark Square, 10th Floor Stamford, Connecticut 06901-2682	Paul D. Greeley, Esq. Telephone: (203) 327-4500 Telefax: (203) 327-6401

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME OF INVENTOR	LAST NAME <b>MCPARLAND</b>	FIRST NAME <b>PATRICIA</b>	MIDDLE NAME <b>ALICE</b>
RESIDENCE & CITIZENSHIP	CITY <b>MORRISTOWN</b>	STATE OR COUNTRY <b>NEW JERSEY</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>71 WETMORE AVENUE</b>	CITY & STATE <b>MORRISTOWN, NEW JERSEY</b>	ZIP CODE <b>07960</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**Patricia Alice McParland**

FULL NAME OF INVENTOR	LAST NAME <b>GASTAUER</b>	FIRST NAME <b>KEITH</b>	MIDDLE NAME <b>EDWARD</b>
RESIDENCE & CITIZENSHIP	CITY <b>HOBOKEN</b>	STATE OR COUNTRY <b>NEW JERSEY</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>1226 PARK AVENUE, UNIT 2</b>	CITY & STATE <b>HOBOKEN, NEW JERSEY</b>	ZIP CODE <b>07030</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**Keith Edward Gastauer**

FULL NAME OF INVENTOR	LAST NAME <b>PARRY</b>	FIRST NAME <b>JAMES</b>	MIDDLE NAME <b>EVANS</b>
RESIDENCE & CITIZENSHIP	CITY <b>EASTON</b>	STATE OR COUNTRY <b>PENNSYLVANIA</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>1319 CAMELOT DRIVE</b>	CITY & STATE <b>EASTON, PENNSYLVANIA</b>	ZIP CODE <b>18045</b>

Inventor's signature \_\_\_\_\_ Date January 30, 2004

**James Evans Parry**

FULL NAME OF INVENTOR	LAST NAME <b>KARAHALIOS</b>	FIRST NAME <b>BRENDA</b>	MIDDLE NAME <b>ANN</b>
RESIDENCE & CITIZENSHIP	CITY <b>ASBURY</b>	STATE OR COUNTRY <b>NEW JERSEY</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>190 MOUNTAIN VIEW ROAD WEST</b>	CITY & STATE <b>ASBURY, NEW JERSEY</b>	ZIP CODE <b>08802</b>

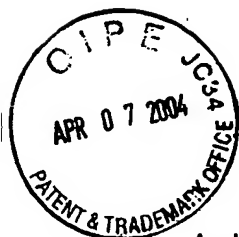
Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**Brenda Ann Karahalios**

FULL NAME OF INVENTOR	LAST NAME <b>BRILL</b>	FIRST NAME <b>JEFFERY</b>	MIDDLE NAME <b>F.</b>
RESIDENCE & CITIZENSHIP	CITY <b>SCHNECKSVILLE</b>	STATE OR COUNTRY <b>NEW JERSEY</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>5316 DEBRA DRIVE</b>	CITY & STATE <b>SCHNECKSVILLE, NEW JERSEY</b>	ZIP CODE <b>18078</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**Jeffery F. Brill**

FULL NAME OF INVENTOR	LAST NAME <b>SHETH</b>	FIRST NAME <b>ALPA</b>	MIDDLE NAME <b>MADHUKAR</b>
RESIDENCE & CITIZENSHIP	CITY <b>BROOKLYN</b>	STATE OR COUNTRY <b>NEW YORK</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>425 EAST 8<sup>TH</sup> STREET</b>	CITY & STATE <b>BROOKLYN, NEW YORK</b>	ZIP CODE <b>11218</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**Alpa Madhukar Sheth**



## DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

Docket No.: 384.7879USU

Customer No.: 27623

As below named inventors, we hereby declare that:

Our residences, post office addresses and citizenships are as stated below next to our respective names.

We believe we are the original, and first joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled:

### **CREDIT LIMIT RECOMMENDATION**

the specification of which

(check one)        is attached hereto.

  X   was filed on December 15, 2003 as Application Serial No. 10/736,126 and was amended on                      (if applicable).

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to us to be material to the patentability of this application as defined in Title 37, Code of Federal Regulations, §1.56.

We hereby claim foreign priority benefits under Title 35, United States Code, §119(a) – (d) or (f), or Section 365(b) of any foreign application(s) for patent or inventor's or plant breeder's rights certificate(s) or Section 365(a) of any PCT International Application which designated at least one country other than the United States listed below and have also identified below, by checking the box, any foreign application(s) for patent or inventor's certificate(s) or PCT International application having a filing date before that of the application on which priority is claimed:

<u>Prior Foreign Application(s)</u>			<u>Priority Claimed</u>
<u>                    </u> (Number)	<u>                    </u> (Country)	<u>                    </u> (Day/Mon/Year Filed)	<u>      </u> Yes <u>      </u> No
<u>                    </u> (Number)	<u>                    </u> (Country)	<u>                    </u> (Day/Mon/Year Filed)	<u>      </u> Yes <u>      </u> No
<u>                    </u> (Number)	<u>                    </u> (Country)	<u>                    </u> (Day/Mon/Year Filed)	<u>      </u> Yes <u>      </u> No

We hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

\_\_\_\_\_  
(Application Serial No.)                      (Filing Date)                      (Status - patent, pend., abandon.)

\_\_\_\_\_  
(Application Serial No.)                      (Filing Date)                      (Status - patent, pend., abandon.)

We hereby claim the benefit under 35 U.S.C. Ssection 119(e) of any United States provisional application(s) listed below:

\_\_\_\_\_  
(Application Serial No.)                      (Filing Date)                      (Status - patent, pend., abandon.)

\_\_\_\_\_  
(Application Serial No.)                      (Filing Date)                      (Status - patent, pend., abandon.)

**POWER OF ATTORNEY:** As named inventors, we hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

NAMES	REGISTRATION NUMBERS
Paul D. Greeley	31,019
Charles N.J. Ruggiero	28,468

SEND CORRESPONDENCE TO:	DIRECT TELEPHONE CALLS TO:
Paul D. Greeley Ohlandt, Greeley, Ruggiero & Perle, L.L.P. One Landmark Square, 10th Floor Stamford, Connecticut 06901-2682	Paul D. Greeley, Esq. Telephone: (203) 327-4500 Telefax: (203) 327-6401

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME OF INVENTOR	LAST NAME <b>MCPARLAND</b>	FIRST NAME <b>PATRICIA</b>	MIDDLE NAME <b>ALICE</b>
RESIDENCE & CITIZENSHIP	CITY <b>MORRISTOWN</b>	STATE OR COUNTRY <b>NEW JERSEY</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>71 WETMORE AVENUE</b>	CITY & STATE <b>MORRISTOWN, NEW JERSEY</b>	ZIP CODE <b>07960</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**Patricia Alice McParland**

FULL NAME OF INVENTOR	LAST NAME <b>GASTAUER</b>	FIRST NAME <b>KEITH</b>	MIDDLE NAME <b>EDWARD</b>
RESIDENCE & CITIZENSHIP	CITY <b>HOBOKEN</b>	STATE OR COUNTRY <b>NEW JERSEY</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>1226 PARK AVENUE, UNIT 2</b>	CITY & STATE <b>HOBOKEN, NEW JERSEY</b>	ZIP CODE <b>07030</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**Keith Edward Gastauer**

FULL NAME OF INVENTOR	LAST NAME <b>PARRY</b>	FIRST NAME <b>JAMES</b>	MIDDLE NAME <b>EVANS</b>
RESIDENCE & CITIZENSHIP	CITY <b>EASTON</b>	STATE OR COUNTRY <b>PENNSYLVANIA</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>1319 CAMELOT DRIVE</b>	CITY & STATE <b>EASTON, PENNSYLVANIA</b>	ZIP CODE <b>18045</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**James Evans Parry**

FULL NAME OF INVENTOR	LAST NAME <b>KARAHALIOS</b>	FIRST NAME <b>BRENDA</b>	MIDDLE NAME <b>ANN</b>
RESIDENCE & CITIZENSHIP	CITY <b>ASBURY</b>	STATE OR COUNTRY <b>NEW JERSEY</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>190 MOUNTAIN VIEW ROAD WEST</b>	CITY & STATE <b>ASBURY, NEW JERSEY</b>	ZIP CODE <b>08802</b>

Inventor's signature *Brenda Ann Karahalios* Date *January 30*, 2004  
**Brenda Ann Karahalios**

FULL NAME OF INVENTOR	LAST NAME <b>BRILL</b>	FIRST NAME <b>JEFFERY</b>	MIDDLE NAME <b>F.</b>
RESIDENCE & CITIZENSHIP	CITY <b>SCHNECKSVILLE</b>	STATE OR COUNTRY <b>NEW JERSEY</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>5316 DEBRA DRIVE</b>	CITY & STATE <b>SCHNECKSVILLE, NEW JERSEY</b>	ZIP CODE <b>18078</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**Jeffery F. Brill**

FULL NAME OF INVENTOR	LAST NAME <b>SHETH</b>	FIRST NAME <b>ALPA</b>	MIDDLE NAME <b>MADHUKAR</b>
RESIDENCE & CITIZENSHIP	CITY <b>BROOKLYN</b>	STATE OR COUNTRY <b>NEW YORK</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>425 EAST 8<sup>TH</sup> STREET</b>	CITY & STATE <b>BROOKLYN, NEW YORK</b>	ZIP CODE <b>11218</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**Alpa Madhukar Sheth**



# DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION



Docket No.: 384.7879USU  
Customer No.: 27623

Below named inventors, we hereby declare that:

Our residences, post office addresses and citizenships are as stated below next to our respective names.

We believe we are the original, and first joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled:

## **CREDIT LIMIT RECOMMENDATION**

the specification of which

(check one) ☐ is attached hereto.

☒ was filed on December 15, 2003 as Application Serial No. 10/736,126 and was amended on \_\_\_\_\_ (if applicable).

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to us to be material to the patentability of this application as defined in Title 37, Code of Federal Regulations, §1.56.

We hereby claim foreign priority benefits under Title 35, United States Code, §119(a) – (d) or (f), or Section 365(b) of any foreign application(s) for patent or inventor's or plant breeder's rights certificate(s) or Section 365(a) of any PCT International Application which designated at least one country other than the United States listed below and have also identified below, by checking the box, any foreign application(s) for patent or inventor's certificate(s) or PCT International application having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)

Priority Claimed

_____ (Number)	_____ (Country)	_____ (Day/Mon/Year Filed)	___ Yes ___ No
_____ (Number)	_____ (Country)	_____ (Day/Mon/Year Filed)	___ Yes ___ No
_____ (Number)	_____ (Country)	_____ (Day/Mon/Year Filed)	___ Yes ___ No

We hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

\_\_\_\_\_  
(Application Serial No.)                      (Filing Date)                      (Status - patent, pend., abandon.)

\_\_\_\_\_  
(Application Serial No.)                      (Filing Date)                      (Status - patent, pend., abandon.)

We hereby claim the benefit under 35 U.S.C. Ssection 119(e) of any United States provisional application(s) listed below:

\_\_\_\_\_  
(Application Serial No.)                      (Filing Date)                      (Status - patent, pend., abandon.)

\_\_\_\_\_  
(Application Serial No.)                      (Filing Date)                      (Status - patent, pend., abandon.)

**POWER OF ATTORNEY:** As named inventors, we hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

NAMES	REGISTRATION NUMBERS
Paul D. Greeley	31,019
Charles N.J. Ruggiero	28,468

SEND CORRESPONDENCE TO:	DIRECT TELEPHONE CALLS TO:
Paul D. Greeley Ohlandt, Greeley, Ruggiero & Perle, L.L.P. One Landmark Square, 10th Floor Stamford, Connecticut 06901-2682	Paul D. Greeley, Esq. Telephone: (203) 327-4500 Telefax: (203) 327-6401

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME OF INVENTOR	LAST NAME <b>MCPARLAND</b>	FIRST NAME <b>PATRICIA</b>	MIDDLE NAME <b>ALICE</b>
RESIDENCE & CITIZENSHIP	CITY <b>MORRISTOWN</b>	STATE OR COUNTRY <b>NEW JERSEY</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>71 WETMORE AVENUE</b>	CITY & STATE <b>MORRISTOWN, NEW JERSEY</b>	ZIP CODE <b>07960</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**Patricia Alice McParland**

FULL NAME OF INVENTOR	LAST NAME <b>GASTAUER</b>	FIRST NAME <b>KEITH</b>	MIDDLE NAME <b>EDWARD</b>
RESIDENCE & CITIZENSHIP	CITY <b>HOBOKEN</b>	STATE OR COUNTRY <b>NEW JERSEY</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>1226 PARK AVENUE, UNIT 2</b>	CITY & STATE <b>HOBOKEN, NEW JERSEY</b>	ZIP CODE <b>07030</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**Keith Edward Gastauer**

FULL NAME OF INVENTOR	LAST NAME <b>PARRY</b>	FIRST NAME <b>JAMES</b>	MIDDLE NAME <b>EVANS</b>
RESIDENCE & CITIZENSHIP	CITY <b>EASTON</b>	STATE OR COUNTRY <b>PENNSYLVANIA</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>1319 CAMELOT DRIVE</b>	CITY & STATE <b>EASTON, PENNSYLVANIA</b>	ZIP CODE <b>18045</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**James Evans Parry**

FULL NAME OF INVENTOR	LAST NAME <b>KARAHALIOS</b>	FIRST NAME <b>BRENDA</b>	MIDDLE NAME <b>ANN</b>
RESIDENCE & CITIZENSHIP	CITY <b>ASBURY</b>	STATE OR COUNTRY <b>NEW JERSEY</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>190 MOUNTAIN VIEW ROAD WEST</b>	CITY & STATE <b>ASBURY, NEW JERSEY</b>	ZIP CODE <b>08802</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**Brenda Ann Karahalios**

FULL NAME OF INVENTOR	LAST NAME <b>BRILL</b>	FIRST NAME <b>JEFFERY</b>	MIDDLE NAME <b>F.</b>
RESIDENCE & CITIZENSHIP	CITY <b>SCHNECKSVILLE</b>	STATE OR COUNTRY <i>Pennsylvania</i> <del>NEW JERSEY</del>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>5316 DEBRA DRIVE</b>	CITY & STATE <b>SCHNECKSVILLE, NEW JERSEY</b> <i>Pennsylvania</i>	ZIP CODE <b>18078</b>

Inventor's signature *Jeffery F. Brill* Date *Jan 30*, 2004  
**Jeffery F. Brill**

FULL NAME OF INVENTOR	LAST NAME <b>SHETH</b>	FIRST NAME <b>ALPA</b>	MIDDLE NAME <b>MADHUKAR</b>
RESIDENCE & CITIZENSHIP	CITY <b>BROOKLYN</b>	STATE OR COUNTRY <b>NEW YORK</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>425 EAST 8<sup>TH</sup> STREET</b>	CITY & STATE <b>BROOKLYN, NEW YORK</b>	ZIP CODE <b>11218</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**Alpa Madhukar Sheth**

# DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION



Docket No.: 384.7879USU

Customer No.: 27623

below named inventors, we hereby declare that:

Our residences, post office addresses and citizenships are as stated below next to our respective names.

We believe we are the original, and first joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled:

## **CREDIT LIMIT RECOMMENDATION**

the specification of which

(check one)        is attached hereto.

  X   was filed on December 15, 2003 as Application Serial No. 10/736,126 and was amended on                      (if applicable).

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to us to be material to the patentability of this application as defined in Title 37, Code of Federal Regulations, §1.56.

We hereby claim foreign priority benefits under Title 35, United States Code, §119(a) – (d) or (f), or Section 365(b) of any foreign application(s) for patent or inventor's or plant breeder's rights certificate(s) or Section 365(a) of any PCT International Application which designated at least one country other than the United States listed below and have also identified below, by checking the box, any foreign application(s) for patent or inventor's certificate(s) or PCT International application having a filing date before that of the application on which priority is claimed:

<u>Prior Foreign Application(s)</u>			<u>Priority Claimed</u>
<u>                    </u> (Number)	<u>                    </u> (Country)	<u>                    </u> (Day/Mon/Year Filed)	<u>      </u> Yes <u>      </u> No
<u>                    </u> (Number)	<u>                    </u> (Country)	<u>                    </u> (Day/Mon/Year Filed)	<u>      </u> Yes <u>      </u> No
<u>                    </u> (Number)	<u>                    </u> (Country)	<u>                    </u> (Day/Mon/Year Filed)	<u>      </u> Yes <u>      </u> No

We hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

\_\_\_\_\_  
(Application Serial No.)                      (Filing Date)                      (Status - patent, pend., abandon.)

\_\_\_\_\_  
(Application Serial No.)                      (Filing Date)                      (Status - patent, pend., abandon.)

We hereby claim the benefit under 35 U.S.C. Ssection 119(e) of any United States provisional application(s) listed below:

\_\_\_\_\_  
(Application Serial No.)                      (Filing Date)                      (Status - patent, pend., abandon.)

\_\_\_\_\_  
(Application Serial No.)                      (Filing Date)                      (Status - patent, pend., abandon.)

**POWER OF ATTORNEY:** As named inventors, we hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

NAMES	REGISTRATION NUMBERS
Paul D. Greeley	31,019
Charles N.J. Ruggiero	28,468

<b>SEND CORRESPONDENCE TO:</b>	<b>DIRECT TELEPHONE CALLS TO:</b>
Paul D. Greeley Ohlandt, Greeley, Ruggiero & Perle, L.L.P. One Landmark Square, 10th Floor Stamford, Connecticut 06901-2682	Paul D. Greeley, Esq. Telephone: (203) 327-4500 Telefax: (203) 327-6401

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME OF INVENTOR	LAST NAME <b>MCPARLAND</b>	FIRST NAME <b>PATRICIA</b>	MIDDLE NAME <b>ALICE</b>
RESIDENCE & CITIZENSHIP	CITY <b>MORRISTOWN</b>	STATE OR COUNTRY <b>NEW JERSEY</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>71 WETMORE AVENUE</b>	CITY & STATE <b>MORRISTOWN, NEW JERSEY</b>	ZIP CODE <b>07960</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**Patricia Alice McParland**

FULL NAME OF INVENTOR	LAST NAME <b>GASTAUER</b>	FIRST NAME <b>KEITH</b>	MIDDLE NAME <b>EDWARD</b>
RESIDENCE & CITIZENSHIP	CITY <b>HOBOKEN</b>	STATE OR COUNTRY <b>NEW JERSEY</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>1226 PARK AVENUE, UNIT 2</b>	CITY & STATE <b>HOBOKEN, NEW JERSEY</b>	ZIP CODE <b>07030</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**Keith Edward Gastauer**

FULL NAME OF INVENTOR	LAST NAME <b>PARRY</b>	FIRST NAME <b>JAMES</b>	MIDDLE NAME <b>EVANS</b>
RESIDENCE & CITIZENSHIP	CITY <b>EASTON</b>	STATE OR COUNTRY <b>PENNSYLVANIA</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>1319 CAMELOT DRIVE</b>	CITY & STATE <b>EASTON, PENNSYLVANIA</b>	ZIP CODE <b>18045</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**James Evans Parry**

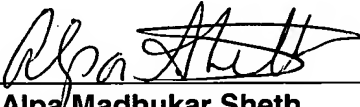
FULL NAME OF INVENTOR	LAST NAME <b>KARAHALIOS</b>	FIRST NAME <b>BRENDA</b>	MIDDLE NAME <b>ANN</b>
RESIDENCE & CITIZENSHIP	CITY <b>ASBURY</b>	STATE OR COUNTRY <b>NEW JERSEY</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>190 MOUNTAIN VIEW ROAD WEST</b>	CITY & STATE <b>ASBURY, NEW JERSEY</b>	ZIP CODE <b>08802</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**Brenda Ann Karahalios**

FULL NAME OF INVENTOR	LAST NAME <b>BRILL</b>	FIRST NAME <b>JEFFERY</b>	MIDDLE NAME <b>F.</b>
RESIDENCE & CITIZENSHIP	CITY <b>SCHNECKSVILLE</b>	STATE OR COUNTRY <b>NEW JERSEY</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>5316 DEBRA DRIVE</b>	CITY & STATE <b>SCHNECKSVILLE, NEW JERSEY</b>	ZIP CODE <b>18078</b>

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_, 2004  
**Jeffery F. Brill**

FULL NAME OF INVENTOR	LAST NAME <b>SHETH</b>	FIRST NAME <b>ALPA</b>	MIDDLE NAME <b>MADHUKAR</b>
RESIDENCE & CITIZENSHIP	CITY <b>BROOKLYN</b>	STATE OR COUNTRY <b>NEW YORK</b>	CITIZENSHIP <b>USA</b>
POST OFFICE ADDRESS	P.O. ADDRESS <b>425 EAST 8<sup>TH</sup> STREET</b>	CITY & STATE <b>BROOKLYN, NEW YORK</b>	ZIP CODE <b>11218</b>

Inventor's signature  \_\_\_\_\_ Date 2/19, 2004  
**Alpa Madhukar Sheth**